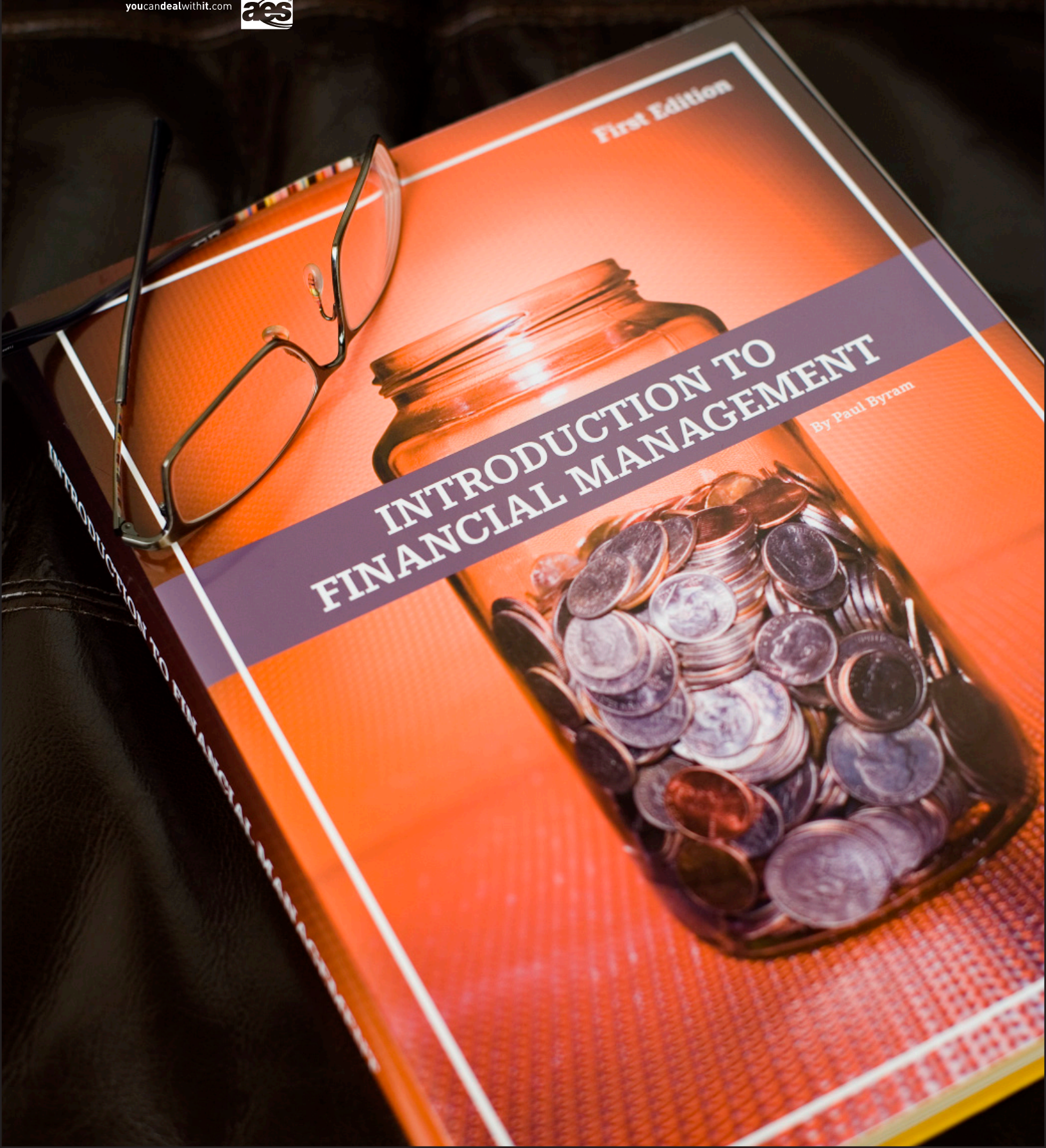


PRESENTER'S GUIDE

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Introduction to Financial Management Presenter's Guide

Introduction to Financial Management, the first module of the Financial Wellness Curriculum, is designed for students in their first through fourth year of college. Each module is designed to be used as an independent topic or can be combined to create a more in-depth seminar.

This presentation addresses five financial topics relevant to today's college students, including: short and long term goals, spending habits, student loans, budgeting and managing debt. It is intended to stimulate audience participation and interaction.

Objectives:

- Teach students the basics about finances and arm them with tips and information to help them make smart, educated financial decisions.
- Convey the importance of committing to financial goals and sticking to a plan.

Enhancing the Presentation

Outlined below are notes to accompany each topic, sample questions and activities to engage the audience, as well as information about online resources and available handouts. In addition, we have provided some slide transition notes to assist you in moving through the PowerPoint. This presentation will take approximately 30 minutes.

Materials needed: Flip chart or white board, internet access and an LCD Projector.

Title Page (SLIDE 1)

- The key to financial success is making smart money decisions, committing yourself to your goals and sticking to your plan.
- Knowing how to make your money work for you leads to financial success.
- Establishing groundwork early and knowing how to adapt as your financial situation changes will lead to future success.
 - Remind students that it is never too early to think about their financial future.

Objectives (SLIDE 2)

- Review the topics that will be covered in this presentation.

SLIDE TRANSITION: THE FIRST STEP IN REACHING THESE OBJECTIVES IS TO DEFINE YOUR GOALS.

Setting Financial Goals (SLIDE 3)

- Review sample goals listed on this slide.
- Have students give other examples of financial goals:
 - Short-term goals may include the current semester
 - Long-term goals may be for next semester or after graduation

Activity:

- Have students write down three major expenses they have to pay for during the semester, including one special item they are hoping to save enough money to purchase.
- Instruct students to keep these goals in mind as they move forward with creating their budget.

SLIDE TRANSITION: BEFORE WE CAN BEGIN SAVING MONEY TO REACH OUR GOALS, WE NEED TO KNOW HOW WE SPEND OUR MONEY.

Know Where Your Money is Going (SLIDE 4)

- Review slide

Activity:

- Ask students to stand up if they've used the ATM within the last two days.
- Ask those who have spent the entire amount to sit down.
- Ask those who have less than half of the amount they took out to have a seat.
 - Depending on the audience size, you can continue reducing the amount until a majority of the students are seated.
 - Note what percentage of the class spent all or most of their money. Can they account for every penny or even dollar?
- Ask for a volunteer or two from the group of students who sat first (those that spent the entire amount in two days) to tell you how much they took out and to account for how they spent it. Are they able to account for the full amount?